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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3624**

PATENT
Attorney Docket No.: 020375-043300US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3624

RESPONSE UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3624

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed June 19, 2006 on the above-referenced application, please enter the following amendments and remarks:

A Listing of the Claims are reflected in the listing which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.